

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Suzanna Christine Slator
Debtor

Case No. 19-04163-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 12, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2024:

Recip ID	Recipient Name and Address
db	+ Suzanna Christine Slator, 18 Valley View Dr, Swoyersville, PA 18704-2015
5251953	+ Slator Suzanna Christine, 18 Valley View Dr, Swoyersville, PA 18704-2015
5251969	# Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: JEFFERSONCAP.COM	Nov 13 2024 00:07:00	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-9617
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 12 2024 19:10:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ EDI: PRA.COM	Nov 13 2024 00:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5268944	Email/PDF: bncnotices@becket-lee.com	Nov 12 2024 19:13:54	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5251955	Email/PDF: bncnotices@becket-lee.com	Nov 12 2024 19:14:20	Amex, PO Box 981537, El Paso, TX 79998-1537
5263168	EDI: CAPITALONE.COM	Nov 13 2024 00:07:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5251956	EDI: CAPITALONE.COM	Nov 13 2024 00:07:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5268945	Email/PDF: bncnotices@becket-lee.com	Nov 12 2024 19:13:25	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5251957	EDI: WFNNB.COM	Nov 13 2024 00:07:00	Comenitybk/bonton, PO Box 182789, Columbus, OH 43218-2789
5251958	EDI: WFNNB.COM	Nov 13 2024 00:07:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5251959	EDI: WFNNB.COM	Nov 13 2024 00:07:00	Comenitycb/hsn, PO Box 182120, Columbus, OH 43218-2120
5251960	EDI: WFNNB.COM	Nov 13 2024 00:07:00	Comenitycb/lexusvisa, PO Box 182120, Columbus, OH 43218-2120
5251961	EDI: DISCOVER	Nov 13 2024 00:07:00	Discover Bank, PO Box 30954, Salt Lake City, UT 84130-0954
5254017	EDI: DISCOVER	Nov 13 2024 00:07:00	Discover Bank, Discover Products Inc, PO Box

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Total Noticed: 36

			3025, New Albany, OH 43054-3025
5251962	EDI: DISCOVER	Nov 13 2024 00:07:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5264370	+ EDI: DISCOVERPL	Nov 13 2024 00:07:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5251963	EDI: IRS.COM	Nov 13 2024 00:07:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5275853	EDI: JEFFERSONCAP.COM	Nov 13 2024 00:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5251964	Email/Text: PBNCNotifications@peritussservices.com	Nov 12 2024 19:10:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
5271374	Email/PDF: resurgentbknotifications@resurgent.com	Nov 12 2024 19:13:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5251954	Email/Text: mylawyer@jpplaw.com	Nov 12 2024 19:10:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5269615	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 12 2024 19:10:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5251965	Email/Text: nsm_bk_notices@mrcooper.com	Nov 12 2024 19:10:00	Nationstar/mr Cooper, 350 Highland St, Houston, TX 77009-6623
5274688	EDI: PRA.COM	Nov 13 2024 00:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5275253	EDI: Q3G.COM	Nov 13 2024 00:07:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5275291	EDI: Q3G.COM	Nov 13 2024 00:07:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5251966	EDI: CITICORP	Nov 13 2024 00:07:00	Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5251968	EDI: SYNC	Nov 13 2024 00:07:00	Syncb/Sams Club DC, PO Box 965005, Orlando, FL 32896-5005
5251967	EDI: SYNC	Nov 13 2024 00:07:00	Syncb/evine, PO Box 965005, Orlando, FL 32896-5005
5252716	^ MEBN	Nov 12 2024 19:05:34	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5263529	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 12 2024 19:10:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5326057	Email/PDF: bncnotices@becket-lee.com	Nov 12 2024 19:13:25	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5251970	EDI: CITICORP	Nov 13 2024 00:07:00	Universal Card Cbna, PO Box 6241, Sioux Falls, SD 57117-6241

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Suzanna Christine Slator MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for Nationstar Mortgage LLC d/b/a Mr. Cooper matthew.fissel@brockandscott.com wbecf@brockandscott.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper matthew.fissel@brockandscott.com wbecf@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
TOTAL: 12	

Information to identify the case:

Debtor 1

Suzanna Christine Slator

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3529

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04163-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Suzanna Christine Slator
aka Suzanna C. Slator, aka Suzanna Slator**By the
court:**11/12/24Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.